

TO PAY MILLIONS FOR FIRE LOSS IN SAN FRANCISCO

Companies Carried \$230,-
000,000 in Policies on
Wrecked City.

OAKLAND, Cal., April 19.—Commissioner E. Myron Wolf, of the Fire Insurance Department, has announced that the city's odd fire insurance companies interested had decided to pay dollar for dollar to every one insured with them. The companies will not discriminate between fire and earthquake, and every one insured will be paid to the extent of the loss. Two of the companies affected are Pacific Coast concerns, the others having principal offices in the East or in Europe, and all will stand the loss without danger of failure.

CHICAGO, April 19.—Fire insurance companies had about \$250,000,000 at risk in the city of San Francisco, the estimate being based on the premiums received in 1905. For years the Pacific coast has been the one section of the country which could be depended upon for a steady profit year in and year out. San Francisco has been the best profit producer on the coast. Its loss ratio for a period of years has been the lowest, being less than 25 per cent. of any other city in the country, despite the unusual proportion of frame constructions.

As a result of this unusually favorable experience, rates were low in that city and all the fire insurance companies wrote liberally. On the other hand, the proportion of insurance to value was unusually small, partly because of the confidence resulting from the long immunity from heavy losses and also because there is no co-insurance clause in use there, as is the rule in other large cities, requiring the owner to carry a certain proportion of insurance to value.

The total San Francisco premiums in 1905 were \$2,855,540, of which \$1,635,750 was written in American companies. Several foreign companies that are never heard of in the East and large writers on the Pacific coast, the Rhine and Moselle, for instance, which operates nowhere in the United States except on the Pacific coast, had nearly \$5,000,000 at risk in San Francisco, standing eighth in the list in order of amount.

There were 135 fire companies doing business in California last year. The Firemen's Fund, which is the leading fire insurance company at San Francisco, stands third, its premium income in the city last year being \$7,000,000, while the Home F. and M., owned by it, had \$1,000,000. Chicago insurance, more estimated last night, that the two companies had over \$2,000,000 at risk.

The Hartford, which is the largest, owned by it, had \$7,000,000, making a total risk of over \$12,000,000. The California Fire, which only resumed business last year, had premiums of \$2,500,000, and the Pacific Underwriters had \$3,000,000. The Pacific Mutual, which was recently amalgamated with the Commercial Union Assurance Co., will be doubly a sufferer, as that company wrote both life and accident insurance.

DANGER IN NEW YORK NOT EVIDENT.

Four tremendous seismic demonstrations have devastated the places they touched within the last month. On March 17 an earthquake ravaged the southern end of the island of Formosa, off China. The casualties were 1,000 dead and 15,000 injured persons and 6,000 wrecked houses.

On April 8 the horrors of Mt. Vesuvius in eruption were made more fearful by five earthquake shocks, which shook the mountain and vicinity, Naples being rocked. Many deaths resulted.

Following quickly on this demonstration came the second earthquake shock in Formosa, which brought even greater destruction of life and property than the first.

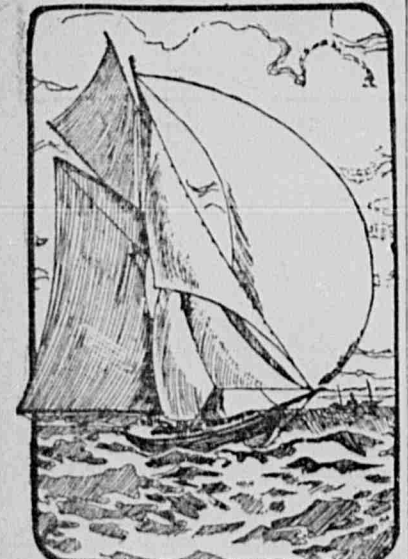
With some recorded and doubtless many unrecorded seismic disturbances in the Pacific Ocean furnishing the link between the Orient and the western coast of America comes the terrible earthquake which has wrecked San Francisco, with frightful loss in property and human lives.

Will New York Suffer?

Is this a chain of accidents or is it merely co-incidental? Are the shocks which have roused through Europe, Asia and across the Pacific to California to continue across the continent until they bring down in ruins New York or some Eastern city?

Prof. James P. Kemp, head of the geology department of Columbia University, told an Evening World reporter today that, although there was nothing upon which could be based a prophecy of imminent earthquakes, from observation it was safe to state

World Want White-Wings Win Without Windy Weather!



Would you not like a catboat, A launch, a yacht, a yawl, Or a speedy motor-boat, That needs no wind at all? If you'd like quite well to have one But haven't much to pay, Just get a "bargain" boat or yacht Through World Wants—ANY DAY. Tack This Up and Test It's Truth!

PA KNICKERBOCKER A BIT EXCITED.

By Maurice Ketten.



that such disturbances would not come from the West.

"Earthquakes travel up and down a coast-line," said Prof. Kemp. "From what we have observed in the past, it is safe to say that earthquakes do not travel across the continent. Mountainous regions are most susceptible to earthquakes, mountains being volcanic in origin."

"How about the Charleston, South Carolina, earthquake?"

"That merely proves that an earthquake cannot be prophesied. It is the only big earthquake of the century on the Atlantic coast."

"Do you believe there is an earthquake path, or is there any connection between the four recent earthquake disturbances in Formosa, Italy, Formosa and San Francisco?"

"No. We have nothing to lead us to believe that I believe that the earthquakes mentioned are merely co-incidences. If there is an earthquake it is, as I said, along a coast-line," said Prof. Kemp.

He endorsed the interview of his assistant, Prof. Charles P. Berkey, who said he did not believe that there was any connection between the San Francisco earthquake and that of Vesuvius, Prof. Berkey said:

"I do not believe that the disturbance is result of what in geology is called a 'fault.' The earth's surface often subsides, and it is this subsiding which is called a 'fault.' Such 'faults' were common during certain periods along the Pacific coast and throughout the coast range of mountains. This country is called in geology new formation, and all new formations are subject to 'faults.'"

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FRANCE CABLES HER SYMPATHY TO ROOSEVELT.

PARIS, April 19.—President Fallieres has telegraphed to President Roosevelt an expression of France's most profound sympathy with the United States in the distress resulting from the earthquake in California.

The Ministerial Council to-day discussed the catastrophe at San Francisco and decided to forward condolences.

M. Morland, Chief of the Protocol of the Foreign Office, called at the American Embassy during the day and personally conveyed to Ambassador Mc-

Kernan an expression of sorrow for the sister republic.

There are many San Franciscans here, including a number of the Spockels family, and they are in a state of intense anxiety as the repeated telegrams bring no response concerning the fate of relatives. The presence of the Spockels here is particularly to the surprise of Miss Lurline Spockels to Spencer F. Eddy, Secretary of the American Embassy at St. Petersburg.

Germany Suggests Aid. BERLIN, April 19.—All the morning newspapers deal sympathetically with the situation arising from the earthquake in San Francisco. The Tagblatt says it is certain that the entire German people will evince their sincerest sympathy with the sorely visited city, and intimates that money to assist the needy probably will be raised in Germany.

The Kaiser expects the City of San Francisco to rise speedily from out the ruins—more beautiful and more powerful, like Chicago after the great fire, prouder than ever.

LOS ANGELES, Cal., April 19.—A telegram was sent by Mayor Schmitz of San Francisco, last evening by the relief committee of Los Angeles, pledging \$100,000 to relieve present necessities.

SORROW IN ROME ON RECEIPT OF NEWS.

Estimated that Two Thousand Californians Are at Present Visiting in Italy.

ROME, April 19.—The news of the earthquake in San Francisco and its vicinity caused a great deal of sorrow here. Many Americans hurried to the Embassy, Consulate and the office of the Associated Press, fearing for the safety of their relatives or property. It is estimated that there are more than two thousand Californians now visiting Italy.

PLEDGES \$100,000 FOR RELIEF. LOS ANGELES, Cal., April 19.—A telegram was sent by Mayor Schmitz of San Francisco, last evening by the relief committee of Los Angeles, pledging \$100,000 to relieve present necessities.

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Consider these Prices! Then Come and Inspect Our Gigantic Stock!

Ladies' Raincoats, well-made and stylish looking, not a mere macintosh, but a genuine raincoat. For Thursday, Friday and Saturday only.

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Ladies' \$15 Cravenettes, fashionably tailored, in latest materials, all colors. Latest Spring models, a high-grade garment, for Thursday, Friday and Saturday only.

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Ladies' \$20 and \$22.50 Cravenettes, exquisitely tailored, finest fabrics. Twelve different shades. All latest 1906 spring models...

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Men's Raincoats, stylish and serviceable—a Real Raincoat. For Thursday, Friday and Saturday only.

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Men's \$18 Cravenettes, splendidly tailored Spring coats that are absolutely waterproof, all the new shades and patterns. For Thursday, Friday and Saturday.

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Tan, Russia Calf, New Lines of Spring Button & Lace Shoes, Oxford Ties, 3-Eye-let Ties and Pumps.

White, Pink and Blue top, patent foxed Button Shoes. Patent Leather Button and Lace Shoes, with black matt, calf and cloth tops.

Children's and Infants' black, white, light blue, purple and Reseda green velvet top, patent foxed button shoes.

Gun metal and black French calf and vici kid shoes. Our Famous "Buster Brown" Shoes in Tan, Russia calf, patent leather, vici kid and patent tip, Button and Lace.

Prices Range From \$2.00 to \$5.00

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Made the same as our celebrated Men's Harvard. Boys' and Youths' Patent Leather Shoes.

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Genuine Corset shoes \$1.25 & \$1.75 The Top-out Shoe \$1.50 and \$2.00 Cammeyer's Little Toes Button \$1.25 The Fat Baby's Shoe \$1.00 Cammeyer's "Brownies," specially designed for children learning to walk \$1.35 Cammeyer's "True Form" Button \$2.00 and \$2.50

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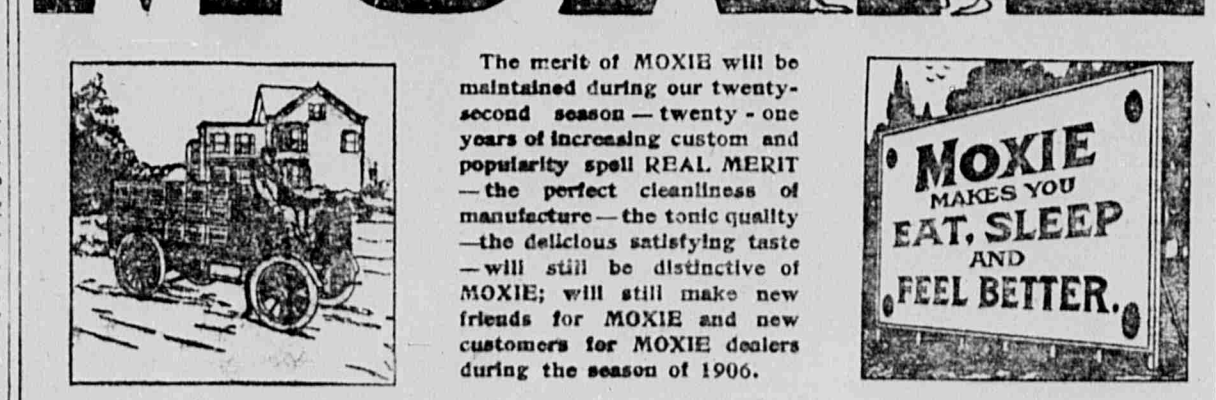
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The World Almanac, New York City

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Mr. T. W. CROSBY, Advertising Manager for the Hayner Distilling Co., Dayton, O., writes as above about the World Almanac.